



15559-2

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
: Examiner: James M. Alpert
THOMAS J. QI ET AL.)
: Group Art Unit: 3624
Application No.: 10/601,900)
:
Filed: June 23, 2003)
:
For: METHOD OF EVALUATING A)
PORTFOLIO OF LEASED ITEMS : April 27, 2005

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the enclosed PTO-1449. Copies of cited U.S. Patents and U.S. published applications are not enclosed. Copies of the other cited references, however, are enclosed.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

April 27, 2005

Date of Deposit

Justin D. Petruzzelli (Reg. No: 52,118)

Printed Name

Signature

April 27, 2005


Date of Signature

It is respectfully requested that the PTO-1449 form be initialed and returned, indicating that the cited references have been considered.

The Commissioner is authorized to charge \$180.00 to Deposit Account 501358 to cover the required Information Disclosure Statement fee under 37 C.F.R. 1.17(p). If any additional fees are required, the Commissioner is authorized to charge them to the above-identified deposit account number. A duplicate of this Information Disclosure Statement is attached for accounting purposes.

Applicants' undersigned attorney may be reached by telephone at (973) 597-2500. All correspondence should continue to be directed to our address listed below.

Respectfully submitted,


JUSTIN D. PETRUZZELLI
Attorney for Applicants

Registration No. 52,118

DOCKET ADMINISTRATOR
Lowenstein Sandler PC
65 Livingston Avenue
Roseland, NJ 07068

INFORMATION DISCLOSURE CITATION
(Use several sheets if necessary)

APR 29 2005

Docket Number (Optional)
15559-2

Application Number
10/601,900

Applicant(s)
Thomas J. Qi et al.

Filing Date
6/23/2003

Group Art Unit
3624

U.S. PATENT DOCUMENTS

| *EXAMINER INITIAL | REF | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
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| | | 4254474 | 03-Mar-81 | Elbaum, Charles | | | |
| | | 4346442 | 24-Aug-82 | Musmano, Thomas E. | | | |
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| | | 4376978 | 15-Mar-83 | Musmanno, Thomas E. | | | |
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| | Taylor, Clair et al.; Card Issuers Turn to Scoring as They Face Increasing Risk; 7/24/91; Financial Service Report, v. 8, n.15; pg. 1 | |

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Date Considered

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| | | 4866634 | 12-Sep-89 | Reboh, Rene | | | |
| | | 4897811 | 30-Jan-90 | Scofield, Christopher L. | | | |
| | | 4972504 | 20-Nov-90 | Daniel, Jr., James N. | | | |
| | | 5041972 | 20-Aug-91 | Frost, Alan W. | | | |
| | | 5220500 | 15-Jun-93 | Baird, Andrew V. | | | |
| | | 5227874 | 13-Jul-93 | VonKohorn, Henry | | | |
| | | 5231571 | 27-Jul-93 | D'Agostino, Richard J. | | | |
| | | 5278751 | 11-Jan-94 | Adiano, Cynthia A. | | | |
| | | 5297032 | 22-Mar-94 | Trojan, et al. | | | |
| | | 5444844 | 22-Aug-95 | Inoue, Kimio | | | |
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| | | 5490060 | 06-Feb-96 | Malec, John | | | |
| | | 5523942 | 04-May-96 | Tyler, Max C. | | | |
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| | | 5592590 | 07-Jan-97 | Jolly, Christopher H. | | | |
| | | 5603025 | 11-Feb-97 | Tabb, Lloyd | | | |
| | | 5606496 | 25-Feb-97 | D'Agostino, Richard J. | | | |
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| | | 5615109 | 25-Mar-97 | Eder, Jeff | | | |
| | | 5615341 | 25-Mar-97 | Srikant, Ramakrishna | | | |
| | | 5649116 | 15-Jul-97 | McCoy, Randal A. | | | |
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| | | 5732397 | 24-Mar-98 | DeTore, Arthur W. | | | |
| | | 5758328 | 26-May-98 | Giovannoli, Joseph | | | |
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| | | 5802502 | 01-Sep-98 | Gell, Michael A. | | | |
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| | | 5873096 | 16-Feb-99 | Lim, Peter S. | | | |
| | | 5875437 | 23-Feb-99 | Atkins, Charles Agee | | | |
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| | | 5920848 | 06-Jul-99 | Schutzer, Daniel | | | |
| | | 5930775 | 27-Jul-99 | McCauley, John J. | | | |
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| | | 5987434 | 16-Nov-99 | Libman, Richard Marc | | | |
| | | 5995942 | 30-Nov-99 | Smith, Mark S., et al. | | | |
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| | | 6055510 | 25-Apr-00 | Henrick, Robert F. | | | |
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| | | US5991741 | 23-Nov-99 | Speakman | | | |
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| | | US6092050 | 18-Jul-05 | Lundgren | | | |
| | | US6154731 | 28-Nov-00 | Monks | | | |
| | | US6311144 | 30-Oct-01 | Abu | | | |
| | | US6321212 | 20-Nov-01 | Lange | | | |
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